

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-13396-VFP
Chapter: 11
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Kalfus
7 Lakeview Terrace
Montville, NJ 07045

Robin Kalfus
7 Lakeview Terrace
Montville, NJ 07045

Social Security No.:
xxx-xx-2675

xxx-xx-4129

Employer's Tax I.D. No.:

**NOTICE OF HEARING
ON APPLICATION/MOTION TO CONVERT CASE**

An application/motion to convert the above-captioned case from Chapter 11 to Chapter 7, has been filed by David L. Stevens on behalf of Michael Kalfus, Robin Kalfus.

Notice is hereby given that the Court will conduct a hearing on this matter to determine the application/motion for conversion before the Honorable Vincent F. Papalia on:

Date: July 31, 2018

Time: 10:00 AM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Dated: June 26, 2018

JAN:

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael Kalfus
 Robin Kalfus
 Debtors

Case No. 18-13396-VFP
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 169

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 Total Noticed: 63

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db/jdb	+Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158
aty	+Forrest Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor, Bayonne, NJ 07002, U.S. 07002-8808
aty	+Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, 1599 Hamburg Turnpike, PO Box 2031, Wayne, NJ 07470, 9 07474-2031
cr	+Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907
r	+Keller Williams Metropolitan, Keller Williams Metropolitan, 55 Madison Avenue, Morristown, NJ 07960-7321
cr	+Lakeland Bank, c/o LeClairRyan, P.C., Attn.: William L. Waldman, 1037 Raymond Blvd., 16th Floor, Newark, NJ 07102-5424
acc	Petrucelli Piotrowski & Co, Inc., Petrucelli, Piotrowski & Co, Inc., 236 Main Street, Woodbridge, NJ 07095
517344689	1st Constitution Bk, 796 Rt 130 N, Cranbury, NJ 08512
517344691	+Albert Kenney, 3 Leach Hollow Road, Sherman, CT 06784-2302
517385072	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517435133	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517344692	+Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517344693	+Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683
517593065	+CVF III Mortgage Loan Trust II c/o Shellpoint Mort, PO Box 10826, Greenville SC 29603-0826
517344697	+Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
517344696	+Chase Card Services, Attn: Correspondence, PO Box 15278, Wilmington, DE 19850-5278
517600521	+Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517344698	+Dixon Bros, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
517382446	+Dixon Bros. A & A oil Propane, Ralph A, Grieco Esquire, 758 Morris Tpke, PO Bxo 505, Short Hills, NJ 07078-0505
517344699	+Dixon Oil, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
517344700	+Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673
517344701	+Feitlin, Youngman, Karas & Gerson, Heritage Plaza II, 65 Harristown Road, Suite 207, Glen Rock, NJ 07452-3317
517608773	+Feitlin, Youngman, Karas & Gerson, LLC, 65 Harristown Road, Suite 207, Glen Rock, New Jersey 07452-3317
517609033	+Fishman Consulting Group, LLC, c/o The Law Office of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216, Morristown, New Jersey 07960-6834
517344702	Forman, Holt, Eliades & Youngman LLC, 80 Route 3 Easte, Suite 290, Paramus, NJ 07652
517435703	+HSBC Bank USA, N.A., 2929 Walden Avenue C17, Business Services, Depew, NY 14043-2602
517344703	Haven Savings Bank, 621 WashingtonS treet, Hoboken, NJ 07030
517344704	+Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013
517344705	+Infusion Capital Group, c/o Osborn Financial Group, LLC., 1000 Johnnie Dodds Blvd., Suite 103-302, Mount Pleasant, SC 29464-3135
517572439	+JCP&L, P.O. Box 16001, Reading, PA 19612-6001
517387868	+Lakeland Bank, c/o LeClairRyan, PLLC, 1037 Raymond Blvd., 16th Floor, Newark, NJ 07102-5424, Attn.: William L. Waldman, Esq.
517344707	+Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438-8998
517388267	Law Office of Forrest S. Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor, Bayonne, NJ 07002
517344708	M2 Worldwide, LLC, 706C Myrtle Avenue, Boonton, NJ 07005
517382495	+NJSVS Surcharge Violation System Office, Bankruptcy Unit, PO Box 136, Trenton, NJ 08666-0136
517344709	+New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112
517572440	+Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649
517344710	+Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
517344711	+Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O. Box 505, Short Hills, NJ 07078-0505
517407061	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
	(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
517344712	+Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603
517344713	+Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
517344715	+State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance, 50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001
517365914	+THE BANK OF NEW YORK MELLON, c/o Gilbert R. Yabes, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
517344716	+The Fishman Consulting Group, LLC., 23 Cornwall Drive, Westfield, NJ 07090-1353
517344717	The Law Offices of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216, Morristown, NJ 07960-6834
517344718	+Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
517344719	+Townes B. Johnson, III, P.O. Box 9246, Greenville, SC 29604-9246

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517395021 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517369185 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517392181 +Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482,
Phoenix, AZ 85038-9482

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: cio.bncmail@irs.gov Jun 26 2018 22:12:45 Dist Dir of IRS,
Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 26 2018 22:12:53 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 26 2018 22:12:53 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517600891 E-mail/Text: bkr@cardworks.com Jun 26 2018 22:12:38 Advanta Bank Corporation,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517344690 +E-mail/Text: bkr@cardworks.com Jun 26 2018 22:12:38 Advanta Bk, Welsh and McKean Roads,
Po Box 844, Spring House, PA 19477-0844
517344694 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 26 2018 22:12:57
Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,
Miami, FL 33146-1873
517344695 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 26 2018 22:21:56 Capital One,
Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517441320 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 26 2018 22:22:30
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517344705 +E-mail/Text: mosborn@infusioncapitalgroup.com Jun 26 2018 22:12:38 Infusion Capital Group,
c/o Osborn Financial Group, LLC, 1000 Johnnie Dodds Blvd., Suite 103-302,
Mount Pleasant, SC 29464-3135
517344714 +Fax: 516-933-1697 Jun 26 2018 22:50:49 Slomins, Inc., 125 Lauman Lane,
Hicksville, NY 11801-6539
517611473 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 26 2018 22:12:57
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
517344720 +E-mail/Text: usanj.njbankr@usdoj.gov Jun 26 2018 22:12:53 United States Attorney,
Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Newark, NJ 07102-2527
517344721 +E-mail/Text: vci.bkcy@vwcredit.com Jun 26 2018 22:12:55 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517472432* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
517344706* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517385028* +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2018 at the address(es) listed below:

Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saul.com
Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com,
mrozea@leopoldassociates.com; bky@martonelaw.com
David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
David L. Stevens on behalf of Debtor Michael Kalfus dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; tscialla@scuramealey.com

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User: admin
Form ID: 169

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

David L. Stevens on behalf of Joint Debtor Robin Kalfus dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scurameal
ey.com
Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com
Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com
Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com,
ecfbkfilings@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.com
Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com,
ecfbkfilings@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.com
John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyle@norgaardfirm.com,
sferreira@norgaardfirm.com/crose@norgaardfirm.com/l84grandno@gmail.com
John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john@fialcowitzlaw.com
John J. Scura, III on behalf of Debtor Michael Kalfus jscura@scuramealey.com,
ecfbkfilings@scuramealey.com/ascolavino@scuramealey.com/dsklar@scuramealey.com/tscialla@scurameal
ey.com;jscura@scura.com
John J. Scura, III on behalf of Joint Debtor Robin Kalfus jscura@scuramealey.com,
ecfbkfilings@scuramealey.com/ascolavino@scuramealey.com/dsklar@scuramealey.com/tscialla@scurameal
ey.com;jscura@scura.com
Matteo Percontino on behalf of Creditor Lakeland Bank matteo.percontino@leclairryan.com,
anna.sullivan@leclairryan.com
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@leclairryan.com,
waldmanw@aol.com/sonia.ewen@leclairryan.com

TOTAL: 18